



PATENT
Atty Docket No. 59572
Express Mail Label No. EV 172994542 US

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Weeks
Serial No.: 10/064,228
Filed: June 21, 2002
For: Conditional Fee Ownership Home
Financing System and Business
Method

Group No. 2164
Examiner: Not Yet Assigned
Conf. No. 4481

Box Non-Fee
Commissioner for Patents
Washington, D.C. 20231

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

It is desired to cite for the record in this application the enclosed documents listed on the attached copy of PTO Form 1449. In sections I-IV, below, the paragraph(s) marked with an "x" in the requisite space are applicable to this Information Disclosure Statement.

I. REQUEST FOR CONSIDERATION

[] (a) The enclosed Information Disclosure Statement is being filed within three months of the filing date or within three months of the entry of the national stage of the above-

CERTIFICATE OF MAILING

I hereby certify that, on the date shown below, this correspondence is being

- ☒ deposited with the United States Postal Service in an envelope addressed to Box Non-Fee, Commissioner for Patents, Washington, D.C. 20231

MAILING

☐ 37 C.F.R. §1.8
as first class mail.

☒ 37 C.F.R. §1.10
as "Express Mail Post Office to Addressee"
EXPRESS MAIL NO. EV 172994542US.

FACSIMILE TRANSMISSION

- ☐ transmitted by facsimile to the Patent and Trademark Office.

Craig Hughes
Name of Depositor

[Signature]
Signature

10/29/02
Date

identified application. Accordingly, applicant(s) believe(s) that no fee or certification is required.

☒ (b) Applicant(s) believe(s) the enclosed Information Disclosure Statement is entitled to the benefit of 37 CFR §1.97 (b) (3) as it is being filed before the mailing of the first Office Action on the merits. Accordingly, applicant(s) believe(s) that no fee or certification is required.

☐ (c) Applicant(s) believe(s) the enclosed Information Disclosure Statement is entitled to the benefit of 37 CFR §1.97 (b) (4) as it is being submitted before the mailing of an Office Action after the filing of a request for continued examination under 37 CFR §1.114. Accordingly, applicant(s) believe(s) that no fee for certification is required.

☐ (d) Pursuant to 37 CFR §1.97(c), the enclosed Information Disclosure Statement is being filed before the mailing date of a final action or a notice of allowance and is accompanied by:

☐ a certification under 37 CFR §1.97(e); or

☐ the fee set forth in 37 CFR §1.17 (p);

☐ a check for this fee is enclosed herewith; or

☐ please charge this fee to Deposit Account No. 50-1662.

II. PETITION UNDER 37 CFR 1.97 (d)

☐ a) Pursuant to 37 CFR §1.97 (d), applicant(s) hereby petition(s) the Commissioner to consider the attached Information Disclosure Statement. Applicant(s) state(s) that the issue fee has not been paid and that a certification under 37 CFR §1.97 (e) is provided herein, along with the petition fee of \$130.00 required under 37 CFR §1.17 (i) (1);

- ☐ a check for this petition fee is enclosed herewith;
- ☐ please charge this petition fee to Deposit Account No. 50-1662;

and

b) The information disclosure fee of \$200.00 required by 37 CFR §1.17 (p) is believed to be due, and

- ☐ a check for this fee is enclosed herewith; or
- ☐ please charge this fee to Deposit Account No. 50-1662.

III. CERTIFICATION UNDER 37 CFR §1.97 (e) (1)

☐ The undersigned hereby certifies that each item of information contained in the attached Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application mailed not more than three months prior to the filing of this statement. Art was cited in ___ mailed ___ in the ___ No. ___ corresponding to ___, filed ___.

☐ A copy of the search report by the ___ is enclosed herewith.

IV. CERTIFICATION UNDER 37 CFR §1.97 (e) (2)

☐ The undersigned hereby certifies that no item of information contained in the attached Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the undersigned, after making reasonable inquiry, was known to any individual having a duty of disclosure as set forth in 37 CFR §1.56 (c) more than three months prior to the filing of this statement.

The filing of this Information Disclosure Statement is not a representation by the undersigned as to personal knowledge of the contents of every word or phrase of the material enclosed or that reliance on other suitably trained professionals has not been made.

If a search report of a governmental or international or regional bureau searching agency is enclosed identifying the nature of the relevance of each document, such a designation is deemed to satisfy 37 CFR §1.98(a) (3) even if in a foreign language, since the few terms of relevance therein are deemed of universal cognizance. However, applicant does not necessarily adopt the position reflected by that report.

The information herein cited is only in fulfillment of Applicant's(s') duty of candor in disclosing all information brought to Applicant's(s') attention. This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art". If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant(s) reserve(s) the right to present to the U.S. Patent and Trademark Office the relevant facts and law regarding the appropriate status of such documents.

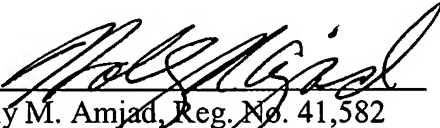
Applicant(s) further reserve(s) the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

The Commissioner is hereby authorized to charge payment of any additional fees
associated with this communication or credit any overpayment to Deposit Account No. 50-1662.

Respectfully submitted,

POLSINELLI SHALTON & WELTE, P.C.

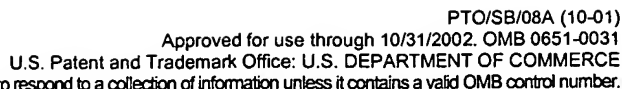
Date: 10/28/02

By: 
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Attorney for Applicant

28519 / 59472
HMAMJ 963335



CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)				Matter No.
Applicant(s): Weeks				#59472
Serial No.	Filing Date	Examiner	Group Art Unit	Conf. No.
10/064,228	June 21, 2002	Not Yet Assigned	2164	4481
Invention: CONDITIONAL FEE OWNERSHIP HOME FINANCING SYSTEM AND BUSINESS METHOD				
<p>I hereby certify that a Transmittal (2 pages, in duplicate); an Information Disclosure Statement; an Information Disclosure Statement by Applicant Form PTO/SB/08A (1 page, with copies of 3 patents); authorization to charge any fees which may be required to Deposit Account No. 50-1662; a Certificate of Mailing by Express Mail (1 page); and a stamped, pre-addressed postcard are being mailed by U.S. Postal Service Express Mail to Addressee, Box Non-Fee, Commissioner for Patents, Washington, D.C. 20231, this <u>29th</u> day of October, 2002.</p> <p style="text-align: center;"><u>Craig Hughes</u> (Typed or Printed Name of Person Mailing Correspondence)</p> <p style="text-align: center;"><u>[Signature]</u> (Signature of Person Mailing Correspondence)</p> <p style="text-align: center;"><u>EV 172994542 US</u> (“Express Mail” Mailing Label Number)</p>				



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

Complete if Known

(use as many sheets as necessary)

Sheet	1	of	1
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Application Number	10/064,228
Filing Date	June 21, 2002
First Named Inventor	Weeks
Group Art Unit	2164
Examiner Name	Not yet assigned
Attorney Docket Number	59472

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.



10-30-02

CP/2164
#2
BT
125-02

PATENT

Atty Docket No. 59472

Express Mail Label No. EV 172994542 US

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Weeks

Group No. 2164

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Financing System and Business
MethodBox Non-Fee
Commissioner for Patents
Washington, D.C. 20231TRANSMITTAL

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OCT 31 2002

Technology Center 2100

Dear Sir:

Attached hereto and transmitted herewith are the following:

- ☒ Information Disclosure Statement
- ☒ Information Disclosure Statement by Applicant
Form PTO/SB/08A (with copies of 3 patents)
- ☒ Certificate of Mailing by Express Mail
- ☒ Stamped, Pre-Addressed Postcard

If any fees might be due in connection with this petition, the Commissioner is authorized to charge any such fees against our Deposit Account No. 50-1662. A duplicate copy of this transmittal is attached.

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Signature

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Date



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Respectfully submitted,

POLSINELLI SHALTON & WELTE, P.C.

A handwritten signature in cursive script, appearing to read "Holly M. Amjad", written over a horizontal line.

Holly M. Amjad, Reg. No. 41,582

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